

guide to **hiring a car**



Guide to Hiring a Car

- iCarhireinsurance



Background to Car Hire

Hiring a car is becoming increasingly popular, whether for business or pleasure, and with the launch of new car clubs, many people are actually giving up their own cars to save money on road tax and repair costs.

However hiring a car is something that many people leave until the last minute and there are many things that can go wrong and unexpected costs that the majority don't know about until it happens to them. This guide aims to protect you from the pitfalls and insurance confusion, ensuring that you have a good trip, safe in the knowledge that you are fully covered.

1. Before you hire a vehicle

Choosing a rental company

The majority of consumers choose their hire car through their travel agent, airline or through one of the many price comparison services. But hiring a car isn't just about price. Before you make the booking, check carefully what is included in the deal. The main questions to ask are does the price include VAT? What is the damage excess payment? Does it include unlimited mileage? Are there any added extras and what are they? These could be location surcharges, drop off or pick up fees, fees for travelling to another country?



Car Hire Insurance

Many renters are confused as to what insurance they need when hiring a car. It really depends on where you are.

When hiring a car in the UK, Ireland, Europe, Africa, New Zealand, Australia and most of the Middle and Far East, all rental agreements generally include CDW (Collision Damage Waiver), Theft and Third Party Liability. This means that the car you're driving is insured, however there is almost always an Excess (also referred to as Super CDW, Non Waiver or Deductible) which you have to pay in the event of theft or damage to the rental vehicle, even if it is not your fault, and this can range from £500 – more than £1500.

Rental companies offer insurance against these car hire excess payments, often sold at the car rental desk, but these

“iCarhireinsurance.com has been designed to cut through the insurance mumbo jumbo...”

are expensive (around £9 a day) and often damage to the roof, tyres, windows and undercarriage of a car are not covered. More cost effective excess insurance policies are available, but often these do not cover drivers hiring cars in their home country, and many annual policies are limited to just 30 continuous days.

www.iCarhireinsurance.com takes the hassle out of hire car excess insurance by offering clear, competitive and comprehensive cover.

Prices are exceptionally competitive, with excess insurance policies starting from just £2.99 daily and £39.99 annual, a saving of £100 compared to most hire-car rental desk policies, and you are covered for damage to the roof, tyres, windows and undercarriage. Unlike many other policies you are also covered when driving in the UK, even from home, and annual policies include 60 day continuous cover for those that hire cars for long periods of time. Policies are also available for drivers aged 21-85 and up to nine drivers can be named on the hire-car contracts.

When hiring a car in the USA, Canada, the Caribbean, Central and South America, you are required to have **CDW (Collision Damage Waiver) / LDW (Loss Damage Waiver) - covering damage, theft and loss of use of the rental vehicle, and Supplemental Liability Insurance (SLI) - covering Third Party; i.e. other vehicles. You have the choice of hiring a car** inclusive, or exclusive of insurance, but purchasing cover directly from the car rental desks generally costs between £10 - £20 a day.

www.iCarhireinsurance.com also provides policies for driving in the USA & Canada that are not only better value than those available at most car rental desks (from just £4.99 a day and only £109.99 a year), but offer even more security, with cover for Road Rage, Carjacking, Travel Expenses, Hotel Expenses, 60 day continuous cover and local rentals at no additional charge.

www.iCarhireinsurance.com has been designed to cut through the insurance mumbo jumbo, making it easy for customers to find the cover they need and buy the right policy at the right price. Customers simply select

whether they want Excess cover for Europe or Worldwide, or alternatively, fully comprehensive insurance for USA & Canada or Worldwide. They then decide whether they want a daily or an annual policy.

Driving license, passport and credit card

When hiring a car you will need a full driving licence, relevant for the type of vehicle you are hiring. You are also likely to need additional identification like a passport or utility bill. Most rental companies will also require you to have a credit card, as many either take a copy, or some actually freeze the excess amount in your account, until the car is returned safely to them. Make sure that you have enough credit on your card for this to happen, and still let you use the card if you need to during the rental. Check with the hire car company what else you will need when booking the vehicle.

Which countries are you going to be visiting?

Make sure that you tell the rental company which countries you will be driving in, as they need to give you permission to take their car out of the country in which it was hired. If it is permitted, they may be able to help you put in place the documentation you will need. Renters in the UK need a Vehicle On Hire Certificate (VE103) to enable them to take a vehicle into other European Union countries.

Make sure you are aware of the driving rules and regulations of the countries you will be visiting. In some countries it is the law that you carry reflective jackets and vehicle warning triangles. Make sure you aren't breaking any rules before you drive in a new country. Information is available on www.theaa.com or www.rac.co.uk.

If you are hiring a car in the UK make sure that your insurance covers you for driving near your home. Many policies only cover you for 100km radius of your home, so make sure that you are covered.

2. At the rental desk

The rental agreement sets out the terms and conditions of using the rental vehicle and is a formal contract between you and the rental company. Make sure that you check that the information in your rental agreement is what you agreed to when you made the booking and that you understand the terms before signing it.

Key things to check include:

Mileage

If you are required to pay for excess mileage make sure you know what the daily allowance is, how excess mileage will be calculated and charged, and make sure that the mileage is recorded properly on the rental agreement when you collect and return the vehicle.



Collision and loss damage and theft waiver

You are likely to be offered extra insurance at the rental desk to cover you for the excess charges you will be charged if your vehicle is damaged or stolen, even if it's not your fault. The excess payments on most hire car insurance policies are often over £500 and can be as high as £1500. However these policies are expensive, around £9 a day, and often damage to the roof, tyres, windows and undercarriage of a car are not covered. To protect yourself, consider buying an excess-waiver policy from www.iCarhireinsurance.com before you pick up the car as these policies start from only £2.99 a day or £39.99 a year and include damage to any part of the vehicle and many other added extras.

Fuel

Before hiring a car check the rental companies policy on fuel. Some will ask you to return the car with the same amount of petrol as when you picked it up, so make sure that this is correctly recorded before you leave. Make sure that you return the car with the agreed amount of fuel, as many rental companies charge not only for the fuel you owe, but charge for refuelling. Before you leave make sure you know what fuel the vehicle uses. If you use the incorrect fuel in a vehicle it is likely to cause a lot of damage, and your insurance will not protect you from this liability.

Check your vehicle

Check the vehicle carefully before you drive away for any damage, no matter how small, inside and out, and make sure that these are noted on the rental agreement. If it is too dark, or poor weather makes it difficult to check the vehicle, again make sure that this is noted on the rental agreement and inform them as soon as you notice something.



3. During the rental

Problems with the vehicle

If you notice problems with the vehicle once you are driving it, inform the rental car company as soon as possible. If you continue to drive a car, when you know that there are problems with it, and the problem is made worse by you driving the vehicle, you may be liable for the damage.

Breakdown

Most rental companies include roadside assistance with their vehicles and information should be included in your rental documents or in the vehicle.

Accidents

If you have an accident you must get the names and addresses of everyone involved, including witnesses, and then contact the rental company immediately. You must not admit responsibility to any third part involved in the accident. You may need to complete an accident report when you return the vehicle.

Theft

If your vehicle is stolen you need to contact the local police to report the theft, and contact the hire car company. The police report will not only be necessary for the hire car company, but also for your travel insurance if you need to claim for items left in the vehicle, so make sure that you tell the police what was taken.

Road traffic offences

If you commit a traffic offence whilst using a rental vehicle, you are often liable not only for a fine, but the additional costs that the rental company has incurred in informing you about the fine.

4. Returning the vehicle

Inspection

Allow plenty of time when returning your vehicle, to allow it to be inspected by a rental company employee. If you both agree that there is no damage, ensure that this is noted on the rental agreement before you leave. Make sure that the vehicle is clean enough for a damage assessment to be made, as if it needs to be cleaned, the inspection may be delayed and you may not be there to assess any subsequent damage found. If you need to return the vehicle when the office is closed you risk not having the vehicle checked in person and you are responsible for any damage done to the vehicle until it is checked.

Damage

If there is damage to the vehicle, the company may choose to estimate the cost of repair themselves, or obtain a quote from a garage for the actual cost of repairs. Your credit card will then be charged with the amount for the repairs if it is less than the Excess, or the full Excess amount if it is more. If you have Excess insurance this will still be charged to your credit card, but this will be reimbursed by the insurance company.

If you don't want any nasty surprises when you return your hire vehicle, we urge you to take out Excess policy with www.iCarhireinsurance.com. We aim to take the jargon out of car hire insurance by making our policies simple to understand, and offering clear, competitive and comprehensive cover.

Top Tips

1. Read the small print

Check carefully what is included in the deal and that you understand the terms and conditions.

2. Buy low cost comprehensive Excess Car Hire Insurance

from www.iCarhireinsurance.com before you pick up your hire car rather than get stung with the expensive cover available at the car rental desks that doesn't cover you for damage to the roof, tyres, windows and undercarriage.

3. Driving abroad

Make sure that you tell the rental company which countries you will be driving in and that you are aware of the driving rules and regulations of the countries you will be visiting.

4. Fuel

Before hiring a car check the rental companies policy on fuel, how much need to be in the tank when you return the vehicle and what fuel the vehicle uses.

5. Check your vehicle

Check the vehicle carefully before you drive away for any damage and make sure that these are noted on the rental agreement and allow plenty of time when returning your vehicle, to allow it to be inspected by a rental company employee.

If you don't want any nasty surprises when you return your hire vehicle, we urge you to take out Excess policy with www.iCarhireinsurance.com. We aim to take the jargon out of car hire insurance by making our policies simple to understand, and offering clear, competitive and comprehensive cover.